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PATENT



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the U.S. Application of

Thomas F. CHAPMAN, et al.

Group Art Unit: 4921

U.S. Serial No.: 09/852,597

Examiner: Rayyan, Susan

Filed: May 10, 2001

For: **SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF CHANGES  
MADE TO A CREDIT REPORT**

Commissioner for Patents  
U.S. Patent and Trademark Office  
Customer Service Window, **Mail Stop Amendment**  
Randolph Building  
401 Dulany Street  
Alexandria, VA 22314

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

Responsive to the outstanding non-final Office Action ("the Office Action") dated February 11, 2005, please find below the proposed amendments:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 17 of this paper.